

Five things your interviewer wants to know

RECENT history-making events on Wall Street have brought on profound and enduring effects not only to the economy in general but to our individual financial and employment prospects as well. The slowing credit market will severely affect the already slowing job market, and as a result, drastic changes in employee-hiring practices, such as the job interview process, should be reasonably expected.

When interviewing candidates, more employers will expect potential employees to possess more than a few skill sets to avoid possibly hiring an extra body and cut costs along the way. Furthermore, they will also expect efficiency, productivity, and minimal supervision from the new recruits. Candidates are expected not only to be computer literate, but also possess at least intermediate proficiency in operating computer software such as MS Word, Excel, PowerPoint. Furthermore, they are expected to be quick understudies so that downtime for training new recruits is kept to a minimal. So, for applicants that do not possess these skill capabilities, it is time to re-train and get back into competitive shape. Remember: job interviews are about skills and behavioral competencies.

The new trend in job interviews is for interviewers to focus on an applicant's behavioral competency. Behavioral competencies are character and personality-based attributes that determine an applicant's ability to cope and fit into a particular corporate culture or structure. Most employers realize that having a competent and behaviorally-sound employee is an integral part of a successful organization. Therefore, after determining an applicant's skills competency, interviewers focus on asking behavioral competency questions. So, what does your interviewer want to find out?

How your performance will affect the company? They want to know if you are the solution to their problem or will become part of the problem.

Are you comfortable working alone or working with others? All employers view their organizations as one cohesive unit, so each part must contribute to the success of the whole unit.

"Are you too cool for school?" Employers look for employees with pleasing personality.

The best way to show your behavioral competency during your interview is to prepare speeches ranging from a minute to 1.5 minutes focusing on these five topics:

Ideas or events that saved the company money, increased productivity and efficiency, or increased customer satisfaction.

A tragic event in your life or failure in your job and how you dealt with it.

A project that required teamwork and what you contributed to the result.

Events in your life or career that steered you to a new direction and how you worked it out.

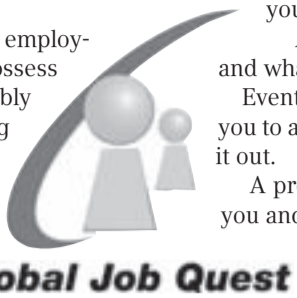
A project that required leadership from you and how you dealt with the stress with leading a team.

Although most applicants have come to view interviews as interrogation because the interviewer asks the questions to which the applicant responds, it is really a dialogue. It becomes a dialogue because interviews are also a fact-finding event for applicants. You get to ask the interviewer questions relevant to the position, the company, and your responsibilities should you be hired. It is a dialogue between equals: you offer yourself as the solution to what the interviewer needs. Only when you express your experiences, skills, and behavioral competencies in this manner during an interview can you truly believe that you are closer to achieving what you want in an interview: landing the job.

Landing the job is your ultimate goal, your light at the end of the tunnel. Just like a journey, landing that job requires finding the perfect job, writing your resume, and winning your interview. And the rest, as they say, is history.

Global Job Quest Incorporated is full-service staffing agency committed in providing employment applicants with confidential job search, legal coordination, resume makeover, pre-interview mentoring and briefing, and negotiation. Our mission is to help fellow Filipinos achieve their employment goals. We are located at 498 N. Allen Avenue, Pasadena, CA 91106. Email us your detailed resume and cover letter with salary expectation at hr@thejobquest.com or call (626) 578-0397.

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INSURANCE 101

MELODY AVECILLA

ARE you doing your best to save for your future? It can be very challenging to begin a savings program. After necessities such as food, clothing and housing, there can be little left to put aside for future goals.

Unfortunately, failing to save could mean the difference between enjoying a comfortable retirement and giving up some basic needs. Often it is a matter of making the decision to begin saving now in order to buy a new home or car later. The goals you set are important to you. Making changes to prepare for those goals can make a difference.

For that reason, State Farm® has taken a look at various ways to get a person's savings plan on track. We've come up with seven strategies that you can use today:

Don't splurge with your tax refund. Nearly 40 million Americans receive a refund each year, averaging around \$2,400. Instead of spending your refund, use it wisely by paying down debt, funding an individual retirement account, or saving it for future financial goals.

Take full advantage of your employer's retirement contribu-

Seven strategies for saving

tions. Your employer may match a percentage of the contributions you make to your retirement savings plan. It's a good idea to do what it takes to get the matching limit. It's free money that can really help your bottom line during retirement.

• **Start small and stay steady.** The first word is the most important – *Start*. You should begin as early as possible to get the most out of your savings plan. Thanks to the power of compounding, investing another \$50 a month in a tax-sheltered plan for 30 years will add nearly \$75,000 to your account assuming an 8 percent average annual return.

• **Pay yourself first.** Think of your savings or investments as a bill you must pay on a regular basis, much the same as a car or mortgage payment. Be disciplined and make the payments according to a set schedule. For better results, establish an automatic monthly deduction from your paycheck or checking account to fund an investment or savings account.

• **Create separate pots of savings for upcoming life stages.** Retirement may be an important goal for which to begin saving, but other goals or events need as much or more preparation. Don't short-change other goals while concentrating on one thing. Whether it's a home, car or

child's education, it is important to give appropriate attention to each.

• **If you have children, find the right education plan.** You have a number of choices when it comes to saving for a child's education. Finding the one that makes sense for your situation takes planning and information. This takes us to the seventh and, quite possibly, the most important point...

• **Work with someone you know and trust.** Everyone's needs and goals are unique. Just as you go through many changes during your lifetime, your financial goals may change. You should work with a professional who not only knows about various plans and strategies, but knows you and will stay with you throughout the long haul. Most people feel the best guidance they receive comes from a financial professional they know and trust.

In the end, it all boils down to making a plan, getting started and staying the course. When you make the decision to finally start, contact a financial professional who knows you and understands your needs.

If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB.
For information about auto insurance and insurance fraud, contact your insurance agent.
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KEYES HYUNDAI

The key to your dream these challenging times

THE dwindling economy is never a reason to put your dreams on hold, including your dream car. If you are caught up in these challenging times, Hyundai is the way to go.

Hyundai is the wise choice to those who put premium on both quality and affordability. "Murana at sulit pa!" says Elcer Hernandez of the newly opened Keyes Hyundai.

Cars at *presyong kaibigan*, quality and convenience that can take you far, and great value for your money spent are the factors anyone shall be looking for these days. The good news is, all these and more await you at Keyes Automotive's newest dealership.

Known for its corporate strength and dedication to the satisfaction of car buyers, the prestigious Keyes Automotive is proud to announce this newest addition to its reputable circle of car dealerships. The coming of Keyes Hyundai is just the perfect timing, at a time when everybody is extra careful about their spending. Also, the opening of Keyes Hyundai further expands the range and depth of automotive products available to Keyes customers.

Economy-driven, value delivered

"In these extraordinary challenging times, we are relentlessly improving the ways and means by which we provide for your automotive needs," says Dennis Bala, a genuinely generous person who is willing to help any Filipino who visits their store in Van Nuys.

So while many are trying to stretch their dol-



"Come and visit our brand new dealership in Van Nuys and see for yourself how we can get you the car that you are looking for!" Dennis Bala, General Manager of Keyes Hyundai



Jules Perlas and Elcer Hernandez, your Filipino Keyes connection

lars, the marked affordability of the Hyundai brand can save any budget-conscious buyer. Choose from Hyundai's wide array of sedans and SUVs that spell nothing but luxury and comfort, and at the same time find respite in their friendly deals.

Past, current and prospective Hyundai customers are invited to visit the Keyes Hyundai located at 5319 Van Nuys Blvd., Van Nuys, CA, and take advantage of spectacular Grand Opening sales, lease and service offers.

The addition of Jules and Elcer completes the circle of *kapamilya*, so come on down this weekend! Call Jules at (626) 641-7231 or Elcer at (213) 440-4555 or the toll free no. 800-931-6791 and buy your new Hyundai in a breeze.

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Who are you and why are you here...

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"are a lot of bumps or potholes in your path consisting of challenges in your career, relationships, or family. You may not understand why there are so many obstacles blocking your way.

One of the reasons you come into this life is to pay back, give back, and to learn, so learn to appreciate everything. If someone or something gives you a hard time, appreciate it, for it gives you the opportunity to improve yourself, to self-reflect, and to make changes. If you do not learn from the hard knocks, you will continue to face these

challenges until you do. Checking your birth chart and exploring your life's path will help you understand your challenges and perhaps avoid negative energies before they affect you.

Many people hesitate at knowing their future. Fearing their destiny may be bad, they prefer to go through life without knowing what lies in their path. The *Zi Wei Dou Shu* is an objective guideline that gives you insight and direction in your life. Ultimately, you still have your own will to make and to make decisions.

Like a map of your life, your birth chart cites where you might

encounter dead ends and what directions to take towards positive destinations. Can you imagine the time, energy, money, stress, and headache you could save if you were able to avoid the wrong relationships, careers, business partners, or studies and head towards the right ones? A birth chart reading is a definite step in the right direction. Next week, I will discuss the best time to have your birth chart read.

Jenny Liu is a fourth generation Feng shui expert, please see her website at Liu-FengShui.com, call her at (626) 272-4901.

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Get your MPG, hassle-free car-buying at West Covina Toyota-Scion

IF you're looking around for a brand new car or used car, don't buy yet without going to West Covina Toyota-Scion first. Your *kababayans*, Tess Damaso, Paul Narvaez and Roland Carlos are there to make sure you have a pleasant buying experience and get the best value for your hard-earned money.

They give you four main reasons why West Covina Toyota-Scion gives you the best deal. "First, we offer our clients hassle-free car-buying experience from a wide selection of brand new great MPG Cars like the Prius, Corollas, Yaris and the top-selling Camry, SUVs like the all new Rav4, the sporty 4Runner and the newly designed Highlander. We also have Tacoma trucks and the new Tundras which is the 2008 Motor Trend Truck of the Year. Not to be outdone are our fuel-efficient Hybrid Prius, Hybrid Camry and Hybrid Highlander. We also have a great selection of pre-owned vehicles in popular models. More importantly, we have very friendly sales staff and service people who can answer your needs anytime of the day."

"The third benefit is that Toyota has gone a long way in research to give every vehicle road safety, great styling and comfort, reliability and durability which Toyota has been known for."

"The fourth advantage *Pinoys* get at West Covina Toyota-Scion



Roland Carlos, Tess Damaso, and Paul Narvaez

is this—whether *bagong dating sa America*, with no credit, bad credit, *tutulungan namin silang mag-uwing kotse na gusto nila*. I give them my personal and hands-on service for a perfect delivery," assures Paul, a Psychology graduate from UST who worked with Warner Lambert Philippines for 10 years before his family migrated to California where he discovered he was a perfect fit in the car-selling business.

Tess Damaso, who speaks *Tagalog, Visaya, Ilocano and Spanish*, attests to what Paul guarantees. She was a Mass Communications graduate major in Broadcasting for TV and Radio from the University of the Philippines, but Tess realized her true passion was in the car-selling business. She worked

for eight years as a salesperson at Toyota Cubao and Toyota Manila Bay and was deservingly awarded "Salesman of the Year" by Toyota Motor Philippines with a trip to the US in 2000. She joined West Covina Toyota-Scion and is now an Internet Sales Manager. Under the new owner, the Sage Group, the West Covina Toyota-Scion sales team have become a stronger sales force.

You may call: (626) 926-9352 for Tess or e-mail her at tdamaso@dealerspace.com; (626) 625-0614 for Paul or email him at paulnarvaez@hotmail.com. You may also call at 1-866-332-8628; look for Roland Carlos of Sales & Leasing Department.

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Stages of gum disease

From PAGE C8

more serious condition. If your condition is more advanced, treatment in the dental office will be required.

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The following information is provided as a general guideline. It is NOT intended in place of professional care. Since every pregnancy may vary, consult your physician or dentist for advice on your particular situation.

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'What should I do if'...

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ing or inconsistent explanations; a pattern of adverse actions against those who speak up; or the use of false/fabricated evidence.

Like most legal actions, there is a deadline to file a written complaint for a whistleblower or retaliation claim. Failure to comply with the time limits may bar even a meritorious claim. If an employee is uncertain about a potential claim, including whether it

can still be made within the time deadline, it is smart to consult with an experienced and knowledgeable employment attorney to determine available options.

C. Joe Sayas, Jr., Esq. is an experienced trial attorney who has successfully obtained significant results, including several million dollar recoveries for consumers against insurance companies and big business. He is a member of the Million Dollar-Advocates Forum—a prestigious group of trial lawyers

whose membership is limited to those who have demonstrated exceptional skill, experience and excellence in advocacy. He has been featured in the cover of Los Angeles Daily Journal's Verdicts and Settlements for his professional accomplishments and recipient of numerous awards from community and media organizations. His litigation practice concentrates in the following areas: serious personal injuries, wrongful death, insurance claims, unfair business practices, wage and hour (overtime) litigation. You can visit his website at www.joesayaslaw.com or contact his office by telephone at (818) 291-0088.

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Determination of child support...

From PAGE C3

necessary education or training for employment skill. *Family Code §4062(a)(1)*. It also include uninsured health care costs for children. *Fam Code §4062(a)(2)*. Discretionary additions includes educational and special needs cost of the child and Travel expenses for visitation. *Family Code §4062(b)(1) and (b)(2)*.

The court may also adjust the child support to accommodate

the payor's fluctuating income such as basing it as a percentage of the parents' income in addition to the fixed amount. *Family Code §4064; Marriage of Hall (200) 81 CA4th 313, 318, 96 CR2d 772*. This is typically seen where the parent's income fluctuates due to one time bonuses, dividends, and interest income.

Attorney Kenneth Ursua Reyes was President of the Philippine American Bar Association. He

is a member of both the Family law section and Immigration law section of the Los Angeles County Bar Association. He is a graduate of Southwestern University Law School in Los Angeles and California State University, San Bernardino School of Business Administration. He has extensive CPA experience prior to law practice. LAW OFFICES OF KENNETH REYES, P.C. is located at 3699 Wilshire Blvd., Suite 700, Los Angeles, CA, 90010. Tel. (213) 388-1611 or e-mail kureyeslaw@aol.com. Visit website Kenreyeslaw.com

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